

Information to identify the case:

Debtor 1	<u>Michelle Helen Recktoth</u>	Social Security number or ITIN	xxx-xx-4029
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-20385-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle Helen Recktoth
aka Michelle Helen Grazel

9/22/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Michelle Helen Recktosh
DebtorCase No. 12-20385-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr
Form ID: 3180WPage 1 of 2
Total Noticed: 42

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db +Michelle Helen Recktosh, 1036 Kentucky Blue Drive, West Mifflin, PA 15122-3106
 intp +Allegheny Clinic, Attn: Payroll Department, 320 East North Avenue,
 Pittsburgh, PA 15212-4756
 cr +BANK OF AMERICA, N.A., 3523 S. Lancaster Road, Dallas, TX 75216-5626
 cr +Ditech Financial LLC, P.O.Box 9013, Addison, TX 75001-9013
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 intp +University Of Pittsburgh Physicians, Attn: Human Resources Dept.,
 U.S. Steel Tower, Floor 56, 600 Grant Street, Pittsburgh, PA 15219-2702
 13355052 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13284589 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 13291010 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13284580 +Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359
 13284581 +Citizens Cc, 1000 Lafayette Blv, Bridgeport, CT 06604-4725
 13284579 +Citizens bank na, Po Box 6497, Sioux Falls, SD 57117-6497
 13287178 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13618665 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 23 2017 00:45:06 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: bankruptcy.bnc@ditech.com Sep 23 2017 00:44:48 Ditech Financial LLC,
 PO BOX 6154, RAPID CITY, SD 57709-6154
 cr +EDI: BASSASSOC.COM Sep 23 2017 00:33:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 cr +EDI: PRA.COM Sep 23 2017 00:33:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 cr +EDI: BASSASSOC.COM Sep 23 2017 00:33:00 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
 13495075 +EDI: OPHSUBSID.COM Sep 23 2017 00:33:00 Azurea I, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 13284577 EDI: BANKAMER.COM Sep 23 2017 00:33:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 13311764 EDI: BANKAMER2.COM Sep 23 2017 00:33:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 13284578 +EDI: BANKAMER.COM Sep 23 2017 00:33:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 13395489 +EDI: BASSASSOC.COM Sep 23 2017 00:33:00 Capital One, N.A., c/o Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13289510 EDI: DISCOVER.COM Sep 23 2017 00:33:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13284582 +EDI: DISCOVER.COM Sep 23 2017 00:33:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14391503 E-mail/Text: bankruptcy.bnc@ditech.com Sep 23 2017 00:44:48
 Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 13341792 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 23 2017 00:45:55 Duquesne Light Company,
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13361219 EDI: RMSC.COM Sep 23 2017 00:33:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 13620673 E-mail/Text: bankruptcy.bnc@ditech.com Sep 23 2017 00:44:48 Green Tree Servicing, LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 13284583 +EDI: RMSC.COM Sep 23 2017 00:33:00 Geacrb/Levin Furniture, P.O. Box 965004,
 Orlando, FL 32896-5004
 13284584 +EDI: RMSC.COM Sep 23 2017 00:33:00 Geacrb/Sams Club, P.O. Box 965004,
 Orlando, FL 32896-5004
 13284585 +EDI: RMSC.COM Sep 23 2017 00:33:00 Geacrb/Shopnbc Plcc, P.O. Box 965004,
 Orlando, FL 32896-5004
 13284586 +EDI: HFC.COM Sep 23 2017 00:33:00 Hsbc/bestbuy, Po Box 15519, Wilmington, DE 19850-5519
 13284587 +EDI: HFC.COM Sep 23 2017 00:33:00 Hsbc/yamaha, 90 Christiana Rd,
 New Castle, DE 19720-3118
 13288314 +E-mail/Text: bankruptcy@huntington.com Sep 23 2017 00:45:12 Huntington National Bank,
 P O Box 89424, Cleveland OH 44101-6424
 13284588 +E-mail/Text: bankruptcy@huntington.com Sep 23 2017 00:45:12 Huntington National Bank,
 Po Box 1558 Dept Eaw25, Columbus, OH 43216-1558
 13428876 EDI: AIS.COM Sep 23 2017 00:33:00 InSolve Recovery, LLC by American InfoSource LP,
 PO Box 269093, Oklahoma City, OK 73126-9093
 13346088 +EDI: OPHSUBSID.COM Sep 23 2017 00:33:00 OAK HARBOR CAPITAL IV, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13366004 EDI: PRA.COM Sep 23 2017 00:33:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541

District/off: 0315-2

User: gamr
Form ID: 3180W

Page 2 of 2
Total Noticed: 42

Date Rcvd: Sep 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13349758 EDI: PRA.COM Sep 23 2017 00:33:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13284590 +EDI: SEARS.COM Sep 23 2017 00:33:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr RBS Citizens
cr* +Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,
Oklahoma City, OK 73126-9093

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Daniel Mark Campbell on behalf of Creditor RBS Citizens dcampbell@hunton.com,
sklein@hunton.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
James E. Miscavage on behalf of Debtor Michelle Helen Recktoosh jamesmiscavage@gmail.com
Jared S. Roach on behalf of Creditor Ditech Financial LLC jroach@reedsmith.com,
bankruptcy-2628@ecf.pacerpro.com;slucas@reedsmith.com
Maura P. Nuno on behalf of Creditor Ditech Financial LLC mnuno@reedsmith.com
Norma Hildenbrand, on Behalf of the United States Trustee by on behalf of U.S. Trustee
Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 10